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14 **UNITED STATES BANKRUPTCY COURT**
15 **FOR THE DISTRICT OF NEVADA**
16 **SOUTHERN DIVISION**

17 In re)
18)
19 **CONSUMER FINANCIAL SERVICES**)
GROUP, INC., a Nevada corporation, et al)

20 Debtor)
21)

22 ☐ Affects All Debtors.)

23 **CONSUMER FINANCIAL SERVICES**)
GROUP, INC., a Nevada corporation)
24 **Case No. BK-S-02-12318 RCJ**)

25 ☒ Affected by this Pleading)
PIONEER NW, LLC, a Washington limited)
26 **liability company**)
Case No. BK-S-02-12324 RCJ)

27 ☐ Affected by this Pleading)
28)

Case No. BK-S-02-12318 RCJ

Chapter 11

(Jointly Administered with
Case Nos. BK-S-02-12324 RCJ;
BK-S-02-12328 RCJ; BK-S-02-12331 RCJ;
BK-S-02-13218 RCJ; BK-S-02-13220 RCJ;
and BK-S-02-13223 RCJ)

**NOTICE TO CUSTOMERS OF THE
DEBTORS OF: (1) CHAPTER 11
PROCEEDINGS; (2) BAR DATE TO
FILE PROOFS OF CLAIM; AND (3) THE
ESTABLISHMENT OF PROCEDURES
FOR THE ELECTRONIC
TRANSMISSION OF DOCUMENTS
AND INFORMATION**

[BAR DATE: NOVEMBER 11, 2002]

1 DIRECT MARKETING SOLUTIONS, INC.,)
a Nevada corporation
2 Case No. BK-S-02-12328 RCJ

3 ☒ Affected by this Pleading
WUSA, INC., a Washington corporation
4 Case No. BK-S-02-12331 RCJ

5 ☐ Affected by this Pleading
MEMBERS NETWORK, INC., a Nevada
6 corporation
Case No. BK-S-02-13218 RCJ

7 ☒ Affected by this Pleading
8 CAMBRIDGE RISK MANAGEMENT,
INC., a Nevada corporation.
9 Case No. BK-S-02-13220 RCJ

10 ☒ Affected by this Pleading
11 WARRANTY & FINANCIAL PRODUCTS,
INC., a Washington corporation
12 Case No. BK-S-02-13223 RCJ

13 ☒ Affected by this Pleading
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1 **TO CUSTOMERS OF THE DEBTORS:**

2 **PLEASE TAKE NOTICE** that on March 5, 2002, **CONSUMER FINANCIAL**
3 **SERVICES GROUP, INC. ("CFSG")** and certain related entities, **PIONEER NW, LLC**
4 **("Pioneer")**, **WUSA, INC. ("WUSA")**, and **DIRECT MARKETING SOLUTIONS, INC.**
5 **("DMS")**, filed voluntary petitions for relief under chapter 11 of title 11 of the United States Code,
6 11 U.S.C. §§ 101-1330 (the "Bankruptcy Code") with the United States Bankruptcy Court,
7 District Of Nevada, Southern Division (the "Court"). Shortly thereafter, on March 27, 2002,
8 CFSG's other related entities **MEMBERS NETWORK, INC. ("Members Network")**,
9 **CAMBRIDGE RISK MANAGEMENT, INC. ("Cambridge")**, and **WARRANT &**
10 **FINANCIAL PRODUCTS, INC. ("WFP,"** collectively with CFSG, WUSA, DMS, Members
11 Network, Cambridge, and WFP, the "Debtors"), filed voluntary petitions for relief under chapter
12 11 of the Bankruptcy Code with the Court. The Debtors were also doing business as
13 **"WARRANTY USA"** and/or **"CONSUMER TRUST."** The Debtors are currently in the process
14 of attempting to restructure their business operations.

15 **YOU MAY HAVE A CLAIM AGAINST ONE OR ALL OF THE DEBTORS**
16 **ARISING FROM OR RELATED TO AN EXTENDED VEHICLE SERVICE CONTRACT**
17 **("VEHICLE SERVICE CONTRACT") ISSUED BY ONE OF THE DEBTORS. IF YOU**
18 **BELIEVE YOUR VEHICLE SERVICE CONTRACT WAS ISSUED BY WARRANTY**
19 **USA OR CONSUMER TRUST, YOU MAY ASSERT ANY CLAIM YOU MAY HAVE**
20 **AGAINST CSFG, DMS, WF&P, CAMBRIDGE AND/OR MEMBERS NETWORK.**

21 **WHETHER YOU HAVE A VALID CLAIM AGAINST THE DEBTORS ARISING**
22 **FROM A VEHICLE SERVICE CONTRACT WILL DEPEND ON THE FOLLOWING**
23 **FACTORS:**

- 24 (1) **THE DATE YOU PURCHASED A VEHICLE SERVICE CONTRACT,**
25 (2) **HOW MUCH YOU PAID FOR A VEHICLE SERVICE CONTRACT (THE**
26 **"CLAIM"),**
27 (3) **WHETHER YOU REQUESTED OR RECEIVED A REFUND OF THE**
28 **CLAIM,**

1 (4) WHETHER YOU CANCELLED YOUR VEHICLE SERVICE CONTRACT,
2 (5) IF YOU CANCELLED YOUR VEHICLE SERVICE CONTRACT, WHEN
3 THE CANCELLATION OCCURRED, AND
4 (6) WHETHER YOU SUBMITTED A CLAIM UNDER YOUR VEHICLE
5 SERVICE CONTRACT FOR VEHICLE MAINTENANCE SERVICES.
6 EVEN IF YOU ARE NOT SURE WHETHER YOU HAVE A VALID CLAIM
7 AGAINST ONE OR ALL OF THE DEBTORS ARISING FROM THE PURCHASE OF A
8 VEHICLE SERVICE CONTRACT, TO PRESERVE YOUR RIGHT TO ASSERT A
9 CLAIM AGAINST THE DEBTORS YOU MUST FILE A PROOF OF CLAIM. IF YOU
10 FAIL TO FILE A PROOF OF CLAIM BY THE DATE SET FORTH HEREIN, YOU WILL
11 FOREVER BE BARRED FROM ASSERTING A CLAIM AGAINST THE DEBTORS
12 BASED ON A VEHICLE SERVICE CONTRACT.

13 YOU MAY WANT TO CONSULT AN ATTORNEY TO PROTECT YOUR
14 RIGHTS.

15 PLEASE TAKE FURTHER NOTICE that by order of the Court, November 11, 2002
16 (the "Bar Date") has been set as the last day for customers to file claims in the Debtors' cases
17 arising from an extended vehicle service contract. If you believe you have a claim against one or
18 all of the Debtors' estates, you are required to complete and fully execute the proof of claim form
19 which is attached hereto ("Proof of Claim"). Each Proof of Claim must be filed with the "Claims
20 Agent" and actually be received, with original signatures and not by facsimile, by 4:00 P.M.
21 (P.S.T.) on the Bar Date. Proofs of Claim may be delivered by messenger or overnight courier, or
22 may be mailed to the Claims Agent at one of the following addresses:

23 If by Mail:

24 Robert F. Bicher III, Claims Agent
25 Robert F. Bicher & Associates
26 P.O. Box 7010
Redlands, CA 92375

or

If by Messenger or Overnight Delivery:

Robert F. Bicher III, Claims Agent
Robert F. Bicher & Associates
1220 Montevista
Redlands CA 92373

27 If you fail to file a Proof of Claim before 4:00 P.M. (P.S.T.) on the Bar Date, you shall be
28 forever barred, estopped and enjoined from asserting such claim against any of the Debtors.

1 mail, the all written requests must be received by no later than 14 days prior to the hearing
2 set for confirmation of the Plan.

3 Dated: September 20, 2002

IRELL & MANELLA LLP

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By: /s/ John P. Schafer

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